

<b>FORM B1</b>					<b>United States Bankruptcy Court</b> <b>District of Nevada</b>					<b>Voluntary Petition</b>				
Name of Debtor (if individual, enter Last, First, Middle): <b>Bernard, Donald J</b>					Name of Joint Debtor (Spouse) (Last, First, Middle):									
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):					All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):									
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): <b>xxx-xx-0147</b>					Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all):									
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>356 Siena Way</b> <b>Henderson, NV 89074</b>					Street Address of Joint Debtor (No. & Street, City, State & Zip Code):									
County of Residence or of the Principal Place of Business: <b>Clark</b>					County of Residence or of the Principal Place of Business:									
Mailing Address of Debtor (if different from street address): <b>PO Box 271441</b> <b>Las Vegas, NV 89127</b>					Mailing Address of Joint Debtor (if different from street address):									
Location of Principal Assets of Business Debtor (if different from street address above):														
<b>Information Regarding the Debtor (Check the Applicable Boxes)</b>														
<b>Venue</b> (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.														
<b>Type of Debtor</b> (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank					<b>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding									
<b>Nature of Debts</b> (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business					<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only.) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.									
<b>Chapter 11 Small Business</b> (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)														
<b>Statistical/Administrative Information</b> (Estimates only) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.										THIS SPACE IS FOR COURT USE ONLY				
Estimated Number of Creditors <div style="display: flex; justify-content: space-around; font-size: small;"> <span>1-15 <input type="checkbox"/></span> <span>16-49 <input type="checkbox"/></span> <span>50-99 <input type="checkbox"/></span> <span>100-199 <input checked="" type="checkbox"/></span> <span>200-999 <input type="checkbox"/></span> <span>1000-over <input type="checkbox"/></span> </div>														
Estimated Assets <div style="display: flex; justify-content: space-around; font-size: small;"> <span>\$0 to \$50,000 <input checked="" type="checkbox"/></span> <span>\$50,001 to \$100,000 <input type="checkbox"/></span> <span>\$100,001 to \$500,000 <input type="checkbox"/></span> <span>\$500,001 to \$1 million <input type="checkbox"/></span> <span>\$1,000,001 to \$10 million <input type="checkbox"/></span> <span>\$10,000,001 to \$50 million <input type="checkbox"/></span> <span>\$50,000,001 to \$100 million <input type="checkbox"/></span> <span>More than \$100 million <input type="checkbox"/></span> </div>														
Estimated Debts <div style="display: flex; justify-content: space-around; font-size: small;"> <span>\$0 to \$50,000 <input type="checkbox"/></span> <span>\$50,001 to \$100,000 <input type="checkbox"/></span> <span>\$100,001 to \$500,000 <input checked="" type="checkbox"/></span> <span>\$500,001 to \$1 million <input type="checkbox"/></span> <span>\$1,000,001 to \$10 million <input type="checkbox"/></span> <span>\$10,000,001 to \$50 million <input type="checkbox"/></span> <span>\$50,000,001 to \$100 million <input type="checkbox"/></span> <span>More than \$100 million <input type="checkbox"/></span> </div>														

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>FORM B1, Page 2</b> <b>Bernard, Donald J</b>	
<b>Prior Bankruptcy Case Filed Within Last 6 Years</b> (If more than one, attach additional sheet)			
Location Where Filed: <b>- None -</b>		Case Number:	Date Filed:
<b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor: <b>- None -</b>		Case Number:	Date Filed:
District:		Relationship:	Judge:

  

<b>Signatures</b>	
<p style="text-align: center;"><b>Signature(s) of Debtor(s) (Individual/Joint)</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct.          [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.          I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><b>X</b> <u>/s/ Donald J Bernard</u>          Signature of Debtor <b>Donald J Bernard</b></p> <p><b>X</b> _____          Signature of Joint Debtor</p> <p>_____          Telephone Number (If not represented by attorney)</p> <p><b>October 15, 2005</b>          Date</p>	<p style="text-align: center;"><b>Exhibit A</b></p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p> <hr/> <p style="text-align: center;"><b>Exhibit B</b></p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p> <p><b>X</b> <u>/s/ Dorothy G Bunce</u> <b>October 15, 2005</b>          Signature of Attorney for Debtor(s) Date  <b>Dorothy G Bunce</b></p> <hr/> <p style="text-align: center;"><b>Exhibit C</b></p> <p>Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or safety?</p> <p><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.  <input checked="" type="checkbox"/> No</p>
<p style="text-align: center;"><b>Signature of Attorney</b></p> <p><b>X</b> <u>/s/ Dorothy G Bunce</u>          Signature of Attorney for Debtor(s)  <b>Dorothy G Bunce 0756</b>          Printed Name of Attorney for Debtor(s)  <b>A Fresh Start</b>          Firm Name  <b>2037 Franklin Ave</b>  <b>Las Vegas, NV 89104</b>          Address  <b>Email: bunce@hotpop.com</b>  <b>(702)456-1920 Fax: (702)456-9837</b>          Telephone Number  <b>October 15, 2005</b>          Date</p>	<p style="text-align: center;"><b>Signature of Non-Attorney Petition Preparer</b></p> <p>I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.</p> <p>_____          Printed Name of Bankruptcy Petition Preparer</p> <p>_____          Social Security Number (Required by 11 U.S.C. § 110(c).)</p> <p>_____          Address</p> <p>Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:</p> <p>_____          If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p><b>X</b> _____          Signature of Bankruptcy Petition Preparer</p> <p>_____          Date</p> <p>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.</p>
<p style="text-align: center;"><b>Signature of Debtor (Corporation/Partnership)</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.          The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><b>X</b> _____          Signature of Authorized Individual</p> <p>_____          Printed Name of Authorized Individual</p> <p>_____          Title of Authorized Individual</p> <p>_____          Date</p>	

DONALD J BERNARD  
PO BOX 271441  
LAS VEGAS NV 89127

ACS LONG BEACH-CA  
ONE WORLD TRADE CENTER STE 2200  
LONG BEACH CA 90831-2200

BANK OF AMERICA  
4161 PIEDMONT PKWY  
GREENSBORO NC 27410

DOROTHY G BUNCE  
A FRESH START  
2037 FRANKLIN AVE  
LAS VEGAS, NV 89104

ACS/WACHOVIA ED FINANC  
501 BLEECKER ST  
UTICA NY 13501

BP OIL/CITIBANK  
PO BOX 6003  
HAGERSTOWN MD 21747

UNITED STATES TRUSTEE  
300 LAS VEGAS BLVD S STE 4300  
LAS VEGAS NV 89101

AFNI, INC.  
PO BOX 3427  
BLOOMINGTON IL 61702

CAP ONE BK  
PO BOX 85520  
RICHMOND VA 23285

CLARK COUNTY TREASURER  
PO BOX 551220  
LAS VEGAS NV 89155

ALLIED COLLECTION SERVICES  
3080 S DURANGO DR STE 208  
LAS VEGAS NV 89104

CARDIOLOGY & CV DISEASE  
500 SRANCHO DR STE 5  
LAS VEGAS NV 89106

NEVADA EMPLOYMENT SECURITY  
BANKRUPTCY DESK  
500 E 3RD ST  
CARSON CITY NV 89713

ALLIED INTERSTATE OH  
PO BOX 361444  
COLUMBUS OH 43236-1444

CARLOS FONTE MD  
3201 S MARYLAND PKWY STE 50  
LAS VEGAS NV 89109

NEVADA LABOR COMMISSION  
555 E WASHINGTON STE 4100  
LAS VEGAS NV 89101

AT&T LA  
PO BOX 30000  
LOS ANGELES CA 90030

CINGULAR WIRELESS VAN NUYS  
PO BOX 10401  
VAN NUYS CA 91410-0401

IRS LV  
STOP 5028  
110 CITY PARKWAY  
LAS VEGAS NV 89106

ATTENTION COLLECTIONS  
220 SUNSET BLVD STE A  
SHERMAN TX 75092

CLARK COUNTY COLLECTIO  
6124 W SAHARA AVE  
LAS VEGAS NV 89146

AARGON COLLECTION AGEN  
3160 S VALLEY VW STE 206  
LAS VEGAS NV 89102

ATTENTION LLC  
220 SUNSET BLVD  
SHERMAN TX 75092

CMRE FINANCE  
3075 E IMPERIAL HW SUITE 200  
BREA CA 92821

AAROW FINANCIAL SERVICES  
5996 W TOUHY AVE  
NILES IL 60714

AWA COLLECTIONS  
PO BOX 6605  
ORANGE CA 92863

CMRE FINANCIAL SERVICES INC  
3350 BIRCH ST STE 200  
BREA CA 92821

ACCTCORP OF SOUTHERN NEVADA  
4955 S DURANGO STE 177  
LAS VEGAS NV 89113-0155

AWA COLLECTIONS  
PO BOX 6605  
ORANGE CA 92863-6605

CRA SECURITY SYSTEMS  
PO BOX 6755  
HARRISBURG PA 17106-7555

CREDIT BUREAU CENTRAL  
PO BOX 29299  
LAS VEGAS NV 89126

FIRST COLLECT  
PO BOX 7000  
SPARKS GLENCOE MD 21152-7000

KENNETH G FRIZZELL III  
509 S 6TH ST  
LAS VEGAS NV 89101

CREDIT BUREAU CENTRAL RED ROCK  
2355 RED ROCK STE 200  
LAS VEGAS NV 89146

FIRST PREMIER BANK  
601 S MINNESOTA AVE  
SIOUX FALLS SD 57104

LABORATORY MEDICINE CONSUL  
PO BOX 98604  
LAS VEGAS NV 89193

CREDITORS INTERCHANGE  
PO BOX 1335  
BUFFALO NY 14240-1335

FLAMINGO EMERGENCY PHYSICIANS  
PO BOX 13901  
PHILADELPHIA PA 19101

LAS VEGAS SURGERY CENTER  
870 S RANCHO DR  
LAS VEGAS NV 89106

CUSTOMIZED AUTO CREDIT  
3332 WALDEN AVE  
DEPEW NY 14043

FREMONT EMERGENCY SERVICES  
PO BOX 1569  
LAS VEGAS NV 89125

LEXON MEDICAL  
2300 CORPORATE CIRCLE STE 1  
HENDERSON NV 89074-7744

D&B RMS  
PO BOX 523  
RICHFIELD OH 44286

GC SERVICES  
4777 HILTON CORPORATION DR  
COLUMBUS OH 43232

LUNG CENTER OF NEVADA  
4220 S MARYLAND PKWY STE 70  
LAS VEGAS NV 89119

DAVID MAY  
PO BOX 26845  
LAS VEGAS NV 89106

GE CAPITAL  
3 EXECUTIVE CAMPUS STE 400  
CHERRY HILL NJ 08002

MAZDA AMER CR  
9009 CARUTHERS PKWY  
FRANKLIN TN 37067

DESERT RADIOLOGISTS  
3090 S DURANGO STE 200  
LAS VEGAS NV 89117

GEMB/JCP  
PO BOX 984100  
EL PASO TX 79998

MIDLAND CREDIT MGMT  
8875 AERO DR  
SAN DIEGO CA 92123

EMSOURCE  
PO BOX 1954  
SOUTHGATE MI 48195-0954

GRANT & WEBER  
861 CORONADO CENTER DR S  
HENDERSON NV 89052

NCO  
PO BOX 50002  
WATSONVILLE CA 95077

ENRIQUE LACAYO MD  
2010 GOLDRING AVE STE 302  
LAS VEGAS NV 89106

GRANT & WEBER HEND  
861 CORONADO CENTER DR  
HENDERSON NV 89052

NCO FIN /27  
POB 7216  
PHILADELPHIA PA 19101

FBCS INC  
841 E HUNTING PARK AVE  
PHILADELPHIA PA 19124

INSIGHT MOUNTAIN DIAGNOSTICS  
3501 S HARBOR BLVD STE 230  
SANTA ANA CA 92704

NCO FIN/35  
POB 41726  
PHILADELPHIA PA 19101

NCO PA  
PO BOX 41457  
PHILADELPHIA PA 19101

PARK DAINIAN COLLECTIONS  
113 W 3RD AVE  
GASTONIA NC 28052

SALIE MAE 3RD PTY LSC  
1002 ARTHUR DR  
LYNN HAVEN FL 32444

NCO- MEDCLR  
POB 41448  
PHILADELPHIA PA 19101

PAUL LUMBI MD  
3225 GLEN MEYER  
NEW ORLEANS LA 70114

SDMI  
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LAS VEGAS NV 89133

NCO-MEDCLR  
PO BOX 8547  
PHILADELPHIA PA 19101

PCC  
PO BOX 45274  
LOS ANGELES CA 90045-0274

SHADOW EMERGENCY PHYSICIA  
4165 E THOUSAND OAKS BLVD  
THOUSAND OAKS CA 91362

NCO/ COLLECTION AGENCY  
POB 41448  
PHILADELPHIA PA 19101

PLUSFOUR INC.  
6345 S PECOS RD STE 212  
LAS VEGAS NV 89120

SOUTHWEST AMBULANCE  
PO BOX 62674  
PHOENIX AZ 85082-2674

NEBRASKA STUDENT LOAN  
1300 O ST  
LINCOLN NE 68508

PROFESSIONAL COLLECTION  
PO BOX 45274  
LOS ANGELES CA 90045

TEXACO/CITIBANK  
PO BOX 6003  
HAGERSTOWN MD 21747

NELNET LNS  
POB 1649  
DENVER CO 80201

PROVIDIAN FINANCIAL  
PO BOX 9180  
PLEASANTON CA 94566

TOURO INFIRMARY  
3525 PRYTANIA ST  
NEW ORLEANS LA 70178

NEVADA FEDERAL CRED UN  
PO BOX 15400  
LAS VEGAS NV 89114

QUANTUM COLL  
3224 CIVIC CENTER  
NORTH LAS VEGA NV 89030

UMC  
1800 W CHARLESTON BLVD  
LAS VEGAS NV 89102

NORTHLAND GROUP INC  
PO BOX 390846  
EDINA MN 55439

QUANTUM COLLECTIONS  
3224 CIVIC CENTER DR  
NORTH LAS VEGAS NV 89030

UNITED RECOVERY SYSTEMS  
3100 GESSNER RD STE 400  
HOUSTON TX 77063-0339

NSLP  
PO BOX 82507  
LINCOLN NE 68501-2507

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3090 S DURANGO DR STE 200  
LAS VEGAS NV 89117-9192

UNITY  
108 BUSINESS PAKR DR STE A  
RIDGELAND MS 39157

OSI WA  
12201 TUKWILA INTERNATIONAL BLVD STE 1100  
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